

## *Your Well-Being Information Resource*

### *Well-Being Liaison Office (WBLO)*



# FLO Notes



***Soldiers on Point for the Nation — Persuasive in Peace, Invincible in War***

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## Chief's Corner

### Preparing for the full cycle of Army deployments

I would like to focus our effort on the critical area concerning the Army's cycle of deployment – pre-deployment, deployment and redeployment – as it relates to our Soldiers and their families. And, while the next iteration of deployments has already begun, we should already be in the process of planning the execution phase of redeployment and post-deployment for these Soldiers.

Here is what we know: The largest movement of troops in the Army's history will occur in the near future; movement in and out of theater will occur during a very short time frame; Soldiers coming home and arriving in theater will happen simultaneously; our Family Readiness system will be stressed beyond its capability due to the size of this operation and the simultaneous movement of troops.

As a family program manager, your plan must be in place now. If you are a volunteer or are a part of a Family Readiness Group, and you don't have guidance from your leadership how to support future deployments, then make arrangements to gear up quickly. Finally, if you are a part of the command staff and have not discussed the level of support necessary – beyond the boundaries of your responsibility – then take the initiative to find the level of support needed to make this next round of deployments work for your command.

Beyond the planning for both deployment and redeployment there are some key reference resources to use for your personal library. Information on the emotional stages of deployment can be found on the WBLO Web site at [www.aflo.org](http://www.aflo.org). Click on the "Deployment" link. From there click on "The Emotional Stages of Deployment" link. This will take you right into the Hooah-4-

Health Web site. The Emotional Stages of Deployment guides you through the five stages of deployment (**Pre-deployment**, **Deployment** (1st month), **Sustainment** (months 2 thru 11), **Redeployment** (last month), and **Post-deployment** (3-6 months after deployment)) and is an easy read tutorial.

Operation Ready material should also be reviewed. There are some great videos that you can view on your computer like "Making Your Reunion Work" or "Coping with Stress." You can easily access these and many others by going to the WBLO Web site and clicking on the "Deployment" link.

Additionally, know where to find other resources and community organizations such as local Veterans of Foreign Wars chapters, Veterans Affairs assets and the American Red Cross. Engage these assets in your support efforts. Most importantly, many of our Soldiers and family members who have gone through past deployments and reunions are also great resources. Their mentorship is an important aspect of our re-deployment and reunion efforts.

And lastly, always remember that one of the great resources available to you is the WBLO's toll-free Army Information Line at 1-800-833-6622. The line is a resource for accurate information, useful resources and helpful referral services to those with issues or concerns pertaining to Army life (deployment, child support, family readiness, etc.). The line is staffed from 8 a.m. to 4:30 p.m. EST, Monday through Friday.

### Well-Being Poll: Holiday Stress

To participate in the poll, visit [www.aflo.org](http://www.aflo.org).



**1. Compared to last year, how was this holiday season?**

- ☐ More stressful
- ☐ Less stressful
- ☐ About the same

**2. What elements made the holidays**

**stressful? (Check all that apply)**

- ☐ Having a deployed servicemember
- ☐ Changes in family finances
- ☐ War in Iraq
- ☐ Economy
- ☐ Elevated threat level
- ☐ Illness in the family
- ☐ Too much to do, not enough time
- ☐ Other (include with answer to No. 7)

**3. What elements made the holidays less stressful? (Check all that apply)**

- ☐ Involvement in a Family Readiness Group
- ☐ Exercise
- ☐ Church
- ☐ Support of family and friends
- ☐ Alcohol/drugs
- ☐ Stress management classes
- ☐ Having a job
- ☐ Maintaining regular contact with deployed servicemember
- ☐ Other (include with answer to No. 7)

**4. How many years have you been a military spouse?**

- ☐ Less than 1 year
- ☐ 1 to 5 years
- ☐ 6 to 10 years
- ☐ 11 to 20 years
- ☐ More than 20 years
- ☐ Other than military spouse

**5. Which component does your servicemember/civilian represent?**

- ☐ Active Duty Army
- ☐ Army National Guard
- ☐ U.S. Army Reserve
- ☐ Other services

**6. What is the military grade of your servicemember/civilian?**

- ☐ E1-E4
- ☐ E5-E9
- ☐ Non-Appropriated Funds
- ☐ GS1-7
- ☐ W1-W5
- ☐ GS8-12
- ☐ O1-O4
- ☐ GS12-15
- ☐ O5-O10
- ☐ Other than servicemember/civilian

**7. Please share your comments about how you deal with holiday stress.**

## New relief act provisions protect servicemembers

A new law replacing the Soldiers' and Sailors' Civil Relief Act of 1940 will provide servicemembers – especially those deployed or called to active duty – greater protections to handle their personal financial and legal obligations, since President Bush signed the Servicemembers' Civil Relief Act into law Dec. 19.

The focus of the new act is pretty much the same as the SSCRA – to provide protections to servicemembers who have difficulty meeting their personal financial and legal obligations because of their military service.

This new law is significant because it clarifies and updates the provisions that existed in the SSCRA, and offers additional protections.

Servicemembers on long-term deployments, or called to active duty, should not have to worry about their families being evicted from their quarters without sufficient legal protections while they are gone. Nor should they be worried that they are paying on a leased car or apartment they can't use; or about civil legal proceedings they can't attend because of their deployment.

These are just some of the situations the new SCRA covers so that servicemembers are able to devote their energies to their military mission, and not on civil matters back home.

One significant change in the SCRA is an automatic 90-day stay of civil proceedings upon application by the servicemember. This applies to all judicial and administrative hearings. In the past, stays were discretionary with the courts.

The SCRA also makes it clear that the 6 percent limitation on interest rates for pre-service debts requires a reduction in monthly payments, and that any interest in excess of 6 percent is forgiven, not deferred.

The SCRA also expands protection against eviction. Under the SSCRA, servicemembers, and their dependents, who entered into a lease for \$1,200 or less could not be evicted without a court order. The SCRA increases that maximum lease amount to \$2,400, and adds an annual adjustment for inflation. For 2004, the maximum will be \$2,465. This will significantly increase the number of servicemembers entitled to this protection.

The SCRA also gives servicemembers who have received permanent-change-of-station orders, or who are being deployed for not less than 90 days, the right to terminate a housing lease with 30 days' written notice. Previously, servicemembers could be re-

quired to pay for housing they were unable to occupy.

Another of the more significant provisions in the SCRA is an added protection for servicemembers who have motor vehicle leases. Any active-duty servicemember who has received PCS orders outside the continental United States, or who is being deployed for not less than 180 days, may terminate a motor vehicle lease. Additionally, the law prohibits early termination charges. Now, servicemembers won't have to pay monthly lease payments for a car they can't use.

Servicemembers may not always realize all the protections they have under the law. Servicemembers who have questions about the SCRA, or the protections that they may be entitled to, should contact their judge advocate or installation legal assistance officer for more information.



## TRICARE offers choices for maternity care, family healthcare

In planning for maternity care, military families have a choice between TRICARE Standard and enrolling in TRICARE Prime. Beneficiaries now have more healthcare choices with TRICARE.

Recent changes in TRICARE regulations allow beneficiaries with TRICARE Standard to choose a civilian provider for maternity care, even if they live close to a military treatment facility (MTF).

Being able to choose between TRICARE Prime and TRICARE Standard is an attractive benefit choice for many. But families need to consider additional financial costs. Beneficiaries need to understand all the financial implications when they disenroll from TRICARE Prime and convert to TRICARE Standard. They need to keep in mind that any healthcare, other than maternity care, is going to require co-pays. There may also be charges for maternity care related to inpatient hospitalization in civilian facilities.

TRICARE Prime uses military providers and hospitals, and a network of civilian providers and hospitals. In some locations, beneficiaries can choose either a military or a civilian healthcare provider as a primary care

manager.

This provider takes care of routine outpatient medical problems and check-ups. If in-hospital or specialty care is required, including maternity care, the patient must go to an MTF if the services are available. In most cases, expectant mothers with TRICARE Prime must have their prenatal care and deliver their babies in an MTF. There are no yearly deductibles and the co-payments within the civilian healthcare provider network tend to be less than TRICARE Standard.

Under the new law, a woman may choose a civilian doctor or midwife for prenatal care, and have her baby in a civilian hospital under TRICARE Standard. This benefit is available even if she lives near an MTF where maternity care is provided. TRICARE pays the expenses for prenatal care, labor and delivery, and post-natal care. However, there are co-payments involved. The amount varies based on length of stay in the hospital and the sponsor's status.

In choosing civilian maternity care, a family must disenroll from TRICARE Prime and convert to TRICARE Standard. Switching to TRICARE Standard means not being able to re-enroll in TRICARE Prime for a period of one year unless the sponsor's pay grade is E-4 or below. During this time, patients needing medical attention, other than maternity care, will be subject to out-of-pocket expenses, such as deductibles and co-payments.

Once a family has converted to TRICARE Standard, all standard co-pays apply. So for example, if a patient is pregnant and requires care for a broken leg or pneumonia, something not related to the pregnancy, the family would be required to pay co-pays for healthcare, and that can be significant. Each family needs to consider all the factors and make the best choice based on their family's needs.

Active-duty women will continue to obtain their maternity care at MTFs.

The situation may be confusing and could result in unexpected out-of-pocket expenses. Contact the TRICARE Service Center at an MTF or visit the TRICARE Web site at [www.tricare.osd.mil](http://www.tricare.osd.mil) for more information.

## Army announces R&R Leave Program changes

On Dec. 19, Charles S. Abell, the principal deputy, Under Secretary of Defense for Personnel and Readiness, approved a policy to implement funding for Onward Transportation for servicemembers on active duty (active and Reserve Components) and Department of Defense civilian employees, participating in the Central Command Rest and



Recuperation (R&R) Leave Program. The Department of Army is the Executive Agent for implementation of this DoD program.

Funding for Onward Travel is authorized by federal law and implementing DoD regulations, and is responsive to the Congressional Conference Report that accompanies the Fiscal Year 2004 Emergency Supplemental Appropriations Act for Defense and the reconstruction of Iraq and Afghanistan. In that report, Congress recommended that \$55 million of the Army's Operation and Maintenance funds will be used solely to cover additional travel costs incurred by servicemembers and DoD civilian employees participating in the CENTCOM R&R Leave Program.

Under the CENTCOM R&R Leave Program, which was implemented Sept. 25, 2003, government-funded travel was provided for R&R leave participants from the Aerial Point of Embarkation (APOE) in Kuwait City to one of four designated Aerial Ports of Debarcation (APODs) – Rhein Main Air Base, Germany; Baltimore-Washington International (BWI) Airport, Md.; Dallas-Fort Worth International Airport, Texas; or Atlanta International Airport, Ga., only.

Effective with the Dec. 19, Onward Travel Policy approval, active and Reserve Component servicemembers, and DoD civilian employees currently participating in the CENTCOM R&R Leave Program are eligible for fully funded travel to the nearest commercial airport serving their leave destination. Return travel will be funded from that same airport to the BWI APOD only and then back to the CENTCOM operations area.

Servicemembers and DoD civilians who traveled onward as part of the R&R Leave Program prior to Dec. 19, 2003, are not eligible for retroactive reimbursements of onward travel costs incurred.

## 'Operation Hero Miles' expands to families of wounded troops

Alice Rodgers, a single mother, paid more than \$1,000 for round-trip tickets from Tipton, Iowa, so she and her daughter, Lindsey, could visit her son, who is recuperating at Walter Reed Army Medical Center from wounds he suffered in an ambush in Iraq.

However, when Rodgers returns for her next visit, the trip will be far less expensive – it will cost her nothing.

During a press briefing last month at the front gate of the hospital, Maryland Rep. C.



[fisherhouse.org](http://fisherhouse.org) – a nonprofit organization that provides temporary living quarters to military families visiting loved ones at military hospitals.

The congressman said the free airline tickets are part of a new expansion of "Operation Hero Miles" – [www.heromiles.org](http://www.heromiles.org) – a program he created to provide airline tickets to troops on emergency or rest and recuperation leave.

He said the program now includes free airline tickets to family members traveling to visit loved ones injured during Operations Iraqi Freedom and Enduring Freedom and recovering at military hospitals throughout the country.

"We decided to expand this program even farther, because our program is about helping the troops – the men and women who are putting their lives on the line for our freedom and liberty in Iraq and Afghanistan," Ruppersberger said, adding that having family close by helps the healing process.

The tickets were compliments of Anheuser-Busch, whose employees donated their frequent-flier miles to the cause. Ruppersberger said that so far, more than 365 million frequent-flyer miles have been donated to Operation Hero Miles, enough for some 14,800 free round-trip tickets for troops.

Coker said the Fisher House Foundation, which operates 32 Fisher Houses throughout the United States and overseas, will use the free tickets to help reunite wounded and injured servicemembers with their loved ones.

He said 16 Fisher Houses at 12 locations have supported families of troops injured during Operations Iraqi Freedom and Enduring Freedom. "It's not uncommon for a family to stay in more than one Fisher House as they follow their loved ones through the medical evacuation chain," he said.

He said room charges for family members have been waived or paid by the foundation,

A. "Dutch" Ruppersberger handed 680 free airline tickets to David Coker, executive director and vice president of operations at the Fisher House Foundation –

[www.fisherhouse.org](http://www.fisherhouse.org)

and that in the past the foundation also has helped to provide travel for some families.

According to a Fisher House news release, Fisher House Foundation has donated 32 comfort homes on the grounds of military and VA medical centers for families to stay at while a loved one is hospitalized, and the Foundation assists these families during their stay. Fisher House Foundation asked Congressman Ruppersberger if the Hero Miles program could be expanded to include travel for hospitalized servicemembers and their families, and the Congressman enthusiastically agreed. When Anheuser-Busch offered to donate hundreds of airline tickets, all agreed that these tickets were the ideal solution to help families reunite with their loved ones while they were being treated for an injury or illness from their service in the combat zone.

The donated airline tickets will be available to relatives or friends of inpatients as identified by the wounded or injured servicemembers and validated by the medical center staff. Family members should not contact the Fisher House Foundation, but should make their desires known to the hospitalized servicemember. The program includes complimentary airline tickets only. There are no provisions for assistance with local travel, overnight accommodations, meals, or other expenses, officials said.

## Most commissaries not closing: future is 'bright'

To soothe anxiety among servicemembers and their families about reports of the Defense Department closing commissaries, a top DoD official emphasized this week that the department strongly supports commissaries as an important benefit of military service.

In an interview at his Pentagon office, John M. Molino said, "The future of the commissary benefit is very sound, very healthy." Molino is the deputy undersecretary of defense for military community and family policy, and acting deputy undersecretary of defense for equal opportunity. Calling recent media coverage of the commissary issue slanted and inaccurate, Molino said DoD strongly supports the commissary benefit. Additionally, commissary customers save an average of 30 percent when compared to shopping at civilian supermarkets.

The full story is available on the Well-Being Liaison Office Web site's ([www.aflo.org](http://www.aflo.org)) "News" section – [www.aflo.org/user/](http://www.aflo.org/user/)

## Support Our Troops

### Support our troops online

Thousands of Americans are asking what they can do to show their support for servicemembers, especially those serving overseas in this time of war.

There are Web sites for several organizations that are sponsoring programs for members of the Armed Forces overseas. While it would be inappropriate for the Department of Defense to endorse any program specifically, servicemembers do value and appreciate such expressions of support.

A list of organizations and Web sites that provide this support is available on the Defend America Web site – [www.defendamerica.mil/support\\_troops.html](http://www.defendamerica.mil/support_troops.html).

### BAH to increase an average 7 percent for 2004

The Basic Allowance for Housing (BAH) received by servicemembers living in housing off military installations, or in privatized housing on military installations will increase an average of 7 percent in 2004.

BAH is funded for 2004 at a level to cover on average all but 3.5 percent of servicemembers' out of pocket costs for the standard of housing for their rank. The average BAH increase for an enlisted servicemember will be \$31 a month. While no servicemember will see their monthly BAH fall, some will see their BAH unchanged because local rents actually have declined. At some locations, BAH will increase for some ranks, but remain unchanged for others.

BAH changes do not apply to servicemembers living off base overseas. They draw a separate Overseas Housing Allowance (OHA), which is adjusted twice a year, in the spring and fall, based on the value of the dollar and to stay even with out-of-pocket costs for stateside peers.

BAH is designed so that servicemembers in the same grade and with the same dependency status have the same monthly out-of-

pocket cost regardless of location. Rates are set based on data collected by a private contractor, Runzheimer, Incorporated and reflect rental and utility costs for the housing standard for each rank.

The housing standard for a Soldier in the grade of E-5 with dependents is a two-bedroom townhouse; for an O-3 with dependents, it is a three-bedroom, single-family detached house.

More information on BAH and the 2004 rates can be found online at: [www.dtic.mil/perdiem/bahform.html](http://www.dtic.mil/perdiem/bahform.html).

### Input sought on access to women's healthcare

The National Military Family Association is gathering input on female military beneficiaries' access to healthcare, especially to care for breast health and access to mammograms.

The association invites active-duty women, active-duty and retiree family members, and survivors to share their related experiences in the military health system (within the past three years) with us. This input can be submitted via e-mail to NMFA at: [families@nmfa.org](mailto:families@nmfa.org) as soon as possible.

### New guide helps schools plan for crises

As part of its continuing efforts to help keep our teachers and students safe, the U.S. Department of Education recently released a new guide to assist schools in planning for any emergency, including natural disasters, violent incidents and terrorist acts.

This past spring, U.S. Secretary of Education and U.S. Secretary of Homeland Security unveiled a new section on the Department of Education's Web site – [www.ed.gov/emergencyplan](http://www.ed.gov/emergencyplan) – designed to be a one-stop shop to help school officials plan for any emergency. The new guide is available on this site.

Additionally, some of these resources can be valuable for home use as well.

### Small business loans offer temporary relief

Overseas deployments are always tough on

families. Naturally, the initial focus falls upon the emotional cost of separation. But, for Guardsmen and reservists who own small businesses, the cost involved in a deployment takes on a whole new meaning.

For the past two years, the U.S. Small Business Administration's Military Reservist Economic Injury Disaster Loan program has provided loans to eligible small businesses to cover operating costs that can't be met after a key employee is called to active duty in the National Guard or reserves.

Often the "key employee" is the business owner, whose family left behind depends on the income generated from the company.

Many small businesses have had to cope with the loss of know-how, and have been hurt financially by the absence of a key employee during the recent call-ups.

This loan program has helped many businesses survive, and the SBA will continue to support these dedicated men and women who have made such a great sacrifice in the course of serving their country.

Small businesses may apply for Military Reservist Economic Injury Disaster Loans of up to \$1.5 million if they have been financially affected by the loss of an essential employee. These working capital loans may be used to pay operating expenses that otherwise could have been covered if the Guardsman or reservist hadn't been called to active duty. The loans cannot be used to refinance debt or expand the business, and the Small Business Administration determines the amount of economic injury.

The filing period for the loans ends 90 days after the date the business owner or key employee is discharged from active duty.

### Well-Being Liaison Office

The Well-Being Liaison Office staff continues to strive to meet the needs of the Army's Well-Being constituent groups, and to assist us in this mission your feedback is important to us.

We rely on your feedback to raise issues of concern to Army leadership, and recommend changes to Army programs and Well-Being initiatives. One of the ways we accomplish this is through constituent participation in the monthly Well-Being Poll on the WBLO Web site – [www.aflo.org](http://www.aflo.org). If you have suggestions on polls, please feel free to let us know via e-mail to [ArmyFamily-Link@hqda.army.mil](mailto:ArmyFamily-Link@hqda.army.mil).

